

Sonata Performance Report					
Performance as on 30th November, 09					
		Target	Achivement	%	
1.	Total No. of Branch/ Units	60	50	83%	
2.	Total Number of Staff	888	672	76%	
	HO Staff	82	112	137%	
	Field Staff	806	560	69%	
	BM/Unit Managers	90	89	99%	
	Branch Support staff	180	90	50%	
	Business Executives (LO)	480	325	68%	
	BDAs (Agents)	56	56	100%	
3.	Net Number of Group Formed	11,413	7,098	62%	
	Total Group Passed	11,685	7,370	63%	
	Total Dissolved Group	272	272	100%	
4.	Net Number of Members	136,950	84,376	62%	
	Total Members	171,238	115,992	68%	
	Dropout Members	34288	31616	92%	
5.	Total Number of Loan Client	119,180	76,200	64%	
	Uttar Pradesh		55,091		
	Madhy Pradesh		21,109		
6.	Number of Client Insured	76,200	76,200	100%	
7.	Loan Portfolio	691,762,663	448,540,090	65%	
7.a	Net Own Portfolio		433,666,230		
7.b	Managed Portfolio		14,873,860		
	Loan Amount Disbursed	2,415,852,890	1,971,057,240	82%	
	Principal Collection	1,724,090,227	1,522,517,150	88%	
8.	Total Income	113,835,687	92,014,984	81%	
	Interest Income Earned	99,861,798	81,910,460	82%	
	Processing Fee	9,242,828	7,417,954	80%	
	Income on Investment	1,445,477	1,012,356	70%	
	Income through Insurance	3,115,560	1,504,191	48%	
	Other Income	170,024	170,024	100%	
9.	Total Expenditure	107,485,666	72,219,187	67%	
	Financial Cost	45,479,967	27,466,659	60%	
	Loan Loss Provision	4,069,870	3,497,764	86%	
	Total Operating Expenses	57,935,829	41,254,764	71%	
	a. HO Operating Expense	10,369,613	16,258,905	157%	
	b. Field Operating Expense	45,608,475	24,113,648	53%	
	c. Depreciation	1,957,741	882,211	45%	
10.	Accumulated Profit/(Loss) after Tax	22,737,850	30,336,444	133%	
	PAT	4,279,722	11,878,316	278%	
	Tax for Current Year	2,070,299	7,917,482	382%	
	Current Year profit before Tax	6,350,020	19,795,798	312%	
	Previous Year Profit	18,458,128	18,458,128	100%	
11.	Portfolio at Risk	1.0%	1.6%	155%	
12.	OSS	105.91%	127.41%	120%	
13.	Case Load (4/2.c)	248	234	94%	
14.	Average Loan Portfolio Per Loan Officer	1,441,172	1,380,123	96%	
15.	Total Equity	209,663,000	209,653,000	100%	
16.	Funding Tie Up	Sanctioned	Amount Availed	Balance Outstanding	%
	Term Loan	Amount	Amount Availed	Balance Outstanding	%
16.a	FWWB	300,000,000	235,000,000	61,666,612	16.1%
16.b	HDFC Bank	196,000,000	159,000,000	58,500,000	15.2%
16.c	ABN-AMBRO Bank	65,000,000	50,000,000	-	0.0%
16.d	SIDBI	60,000,000	60,000,000	43,806,000	11.4%
16.e	ICICI	20,000,000	20,000,000	787,848	0.2%
16.f	Axis Bank	105,000,000	105,000,000	29,285,716	7.6%
16.g	Bellwether Microfinance Fund	131,000,000	131,000,000	40,000,000	10.4%
16.h	Yes Bank	60,000,000	30,000,000	17,142,857	4.5%
16.i	IFMR	50,000,000	50,000,000	40,043,323	10.4%
16.j	DCB	37,500,000	37,500,000	37,500,000	9.8%
16.k	Mass Financial	30,000,000	15,000,000	15,000,000	3.9%
16.l	Reliance Capital	50,000,000	40,000,000	40,000,000	10.4%
	Subtotal	1,104,500,000	932,500,000	383,732,356	100.0%
	Managed Portfolio				
16.m	ICICI	100,000,000	80,329,830	7,878,453	53.0%
16.n	DCB	60,000,000	60,000,000	6,995,407	47.0%
16.o	Axis Bank	100,000,000	39,999,972	-	0.0%
	Subtotal	260,000,000	180,329,802	14,873,860	100.0%
	Total	1,364,500,000	1,112,829,802	398,606,216	100.0%